

Death Benefit Option 1

Premium Band

Internal

Annexure III

Income Rates

Death Benefit Option 1

Premium Greater than equal to Rs. 1,00,000 to Less than Rs. 2,00,000

Premium	Income 5	Income 6	Income 7	Income 8	Income 9	Income 10	Income 11	Income 12	Income 13	Income 14	Income 15	Income 16	Income 17	Income 18	Income 19	Income 20	Income 21	Income 22	Income 23	Income 24	Income 25	Income 26	Income 27	Income 28	Income 29	Income 30	
Age at Entry \ Income	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
0	1.527905%	2.200272%	2.952118%	3.948808%	5.402484%	10.78977%	3.360278%	3.945133%	4.567179%	5.224887%	6.034514%	1.250143%	4.303794%	4.871721%	5.421303%	6.140384%	7.432099%	9.05001%	5.947771%	5.814860%	6.480291%	7.692427%	12.097846%				
1	1.531200%	2.210520%	2.956360%	3.953201%	5.408922%	10.795810%	3.365040%	3.948441%	4.571281%	5.229981%	6.040163%	1.250493%	4.306240%	4.875801%	5.426322%	6.150442%	7.437044%	9.050780%	5.951121%	5.819522%	6.475782%	7.697084%	12.097838%				
2	1.534600%	2.215820%	2.962200%	3.957600%	5.414941%	10.804800%	3.368800%	3.952900%	4.575381%	5.234921%	6.045122%	1.251284%	4.310300%	4.879200%	5.430411%	6.155441%	7.441822%	9.055820%	5.956441%	5.824941%	6.481322%	7.701760%	12.117690%				
3	1.538000%	2.218800%	2.964200%	3.960400%	5.427361%	10.813800%	3.372720%	3.956440%	4.579441%	5.239881%	6.050082%	1.252184%	4.314320%	4.882600%	5.435481%	6.160522%	7.446722%	9.060840%	5.961761%	5.827761%	6.486822%	7.706442%	12.127770%				
4	1.541400%	2.224800%	2.968240%	3.967001%	5.479082%	10.822800%	3.376560%	3.959920%	4.583521%	5.244841%	6.055042%	1.252984%	4.318340%	4.885600%	5.438681%	6.171362%	7.451622%	9.065840%	5.961801%	5.831081%	6.492442%	7.711124%	12.137894%				
5	1.544800%	2.229400%	2.972201%	3.971021%	5.485084%	10.831820%	3.380400%	3.963421%	4.587601%	5.249801%	6.060002%	1.253784%	4.322360%	4.888600%	5.441881%	6.176362%	7.456522%	9.070840%	5.961841%	5.836401%	6.497942%	7.715804%	12.148018%				
6	1.548200%	2.234000%	2.976201%	3.975021%	5.491084%	10.840840%	3.384200%	3.966900%	4.591601%	5.254721%	6.064962%	1.254584%	4.326380%	4.891600%	5.445081%	6.181362%	7.461422%	9.075840%	5.961881%	5.841701%	6.503442%	7.720484%	12.158142%				
7	1.551600%	2.238400%	2.980120%	3.980000%	5.496921%	10.849720%	3.388160%	3.970440%	4.595601%	5.259641%	6.069922%	1.255384%	4.330380%	4.894600%	5.448281%	6.186362%	7.466322%	9.080840%	5.95961%	5.847001%	6.508942%	7.725164%	12.168330%				
8	1.554800%	2.243560%	2.984800%	3.985400%	5.502921%	10.858680%	3.392200%	3.973900%	4.599601%	5.264561%	6.074882%	1.256184%	4.334400%	4.897600%	5.451481%	6.191362%	7.471222%	9.085840%	5.959651%	5.852301%	6.514442%	7.729844%	12.178460%				
9	1.558240%	2.248200%	2.988400%	3.990001%	5.512842%	10.867840%	3.395920%	3.977400%	4.603601%	5.269481%	6.079842%	1.256984%	4.338420%	4.900600%	5.454681%	6.196362%	7.476122%	9.090840%	5.959701%	5.857601%	6.519942%	7.734524%	12.188544%				
10	1.561600%	2.253000%	2.992001%	3.994800%	5.519604%	10.876810%	3.399800%	3.981001%	4.607601%	5.274401%	6.084802%	1.257784%	4.342440%	4.903600%	5.457881%	6.201362%	7.481022%	9.095840%	5.960801%	5.862901%	6.525442%	7.739204%	12.198624%				
11	1.572800%	2.246200%	2.986200%	3.988801%	5.513202%	10.876010%	3.395600%	3.978600%	4.602881%	5.269822%	6.084802%	1.254501%	4.336280%	4.896280%	5.450001%	6.195481%	7.474164%	9.092320%	5.958400%	5.857091%	6.517082%	7.738200%	12.191280%				
12	1.552960%	2.243560%	2.981840%	3.983200%	5.506801%	10.869810%	3.391560%	3.972200%	4.598181%	5.264161%	6.080042%	1.257812%	4.321600%	4.897600%	5.453781%	6.195622%	7.467022%	9.091800%	5.957111%	5.848081%	6.506300%	7.734720%	12.191320%				
13	1.548400%	2.238400%	2.976700%	3.977200%	5.500401%	10.868891%	3.387440%	3.967800%	4.593441%	5.259041%	6.080042%	1.257812%	4.321600%	4.893200%	5.448041%	6.191522%	7.461882%	9.091070%	5.956211%	5.846940%	6.504420%	7.734720%	12.187770%				
14	1.544320%	2.234200%	2.971800%	3.971401%	5.494002%	10.860771%	3.383200%	3.963400%	4.588721%	5.253922%	6.073200%	1.257812%	4.321600%	4.888801%	5.444321%	6.187822%	7.454444%	9.091220%	5.954441%	5.841961%	6.499922%	7.732044%	12.187770%				
15	1.540000%	2.229400%	2.966801%	3.965800%	5.487024%	10.860771%	3.379200%	3.959001%	4.584002%	5.248802%	6.073200%	1.257812%	4.321600%	4.884011%	5.439022%	6.183202%	7.449322%	9.091220%	5.951601%	5.838420%	6.492200%	7.732044%	12.180470%				
16	1.535680%	2.224720%	2.961320%	3.959771%	5.481182%	10.852811%	3.375120%	3.954600%	4.579201%	5.243642%	6.073200%	1.257812%	4.321600%	4.879611%	5.434841%	6.179082%	7.442864%	9.091220%	5.948720%	5.835801%	6.484720%	7.728000%	12.180470%				
17	1.531360%	2.220040%	2.956400%	3.953840%	5.474721%	10.852811%	3.371040%	3.950200%	4.574400%	5.238481%	6.073200%	1.257812%	4.321600%	4.875200%	5.430681%	6.174962%	7.437322%	9.091220%	5.945801%	5.831201%	6.478400%	7.728000%	12.173130%				
18	1.527040%	2.215360%	2.951360%	3.948000%	5.468281%	10.844811%	3.366960%	3.945800%	4.569600%	5.233321%	6.063802%	1.257812%	4.321600%	4.871000%	5.426211%	6.170842%	7.430482%	9.091220%	5.942900%	5.826501%	6.471600%	7.728000%	12.173130%				
19	1.522720%	2.210680%	2.946280%	3.942800%	5.461842%	10.844811%	3.362880%	3.941400%	4.564801%	5.228161%	6.063802%	1.257812%	4.321600%	4.866641%	5.420961%	6.165722%	7.424244%	9.091220%	5.940000%	5.821801%	6.464800%	7.728000%	12.165850%				
20	1.518400%	2.206000%	2.941200%	3.937200%	5.455404%	10.836810%	3.358800%	3.937000%	4.560002%	5.223002%	6.064002%	1.257812%	4.321600%	4.862200%	5.415820%	6.160602%	7.418002%	9.091220%	5.937100%	5.816900%	6.458000%	7.728000%	12.158550%				
21	1.513000%	2.202000%	2.937200%	3.932701%	5.448800%	10.836810%	3.354200%	3.932000%	4.554441%	5.217001%	6.064002%	1.257812%	4.321600%	4.857800%	5.410680%	6.155402%	7.412844%	9.091220%	5.934200%	5.812000%	6.451200%	7.728000%	12.151330%				
22	1.507600%	2.198000%	2.932240%	3.928200%	5.442197%	10.828891%	3.349840%	3.927000%	4.548800%	5.211001%	6.059500%	1.257812%	4.321600%	4.853400%	5.405600%	6.150200%	7.407604%	9.091220%	5.931300%	5.807100%	6.444400%	7.728000%	12.144140%				
23	1.502200%	2.194000%	2.927700%	3.923800%	5.435593%	10.828891%	3.345300%	3.922000%	4.543200%	5.205001%	6.055000%	1.257812%	4.321600%	4.849000%	5.400400%	6.145000%	7.402404%	9.091220%	5.928400%	5.802200%	6.437600%	7.728000%	12.136940%				
24	1.496800%	2.190200%	2.923200%	3.919441%	5.428997%	10.820071%	3.340880%	3.917000%	4.537701%	5.199001%	6.050500%	1.256612%	4.320000%	4.844600%	5.395211%	6.139800%	7.397204%	9.091220%	5.925500%	5.797300%	6.430800%	7.728000%	12.129740%				
25	1.491400%	2.186400%	2.918801%	3.915000%	5.422400%	10.820071%	3.336400%	3.912001%	4.532200%	5.193000%	6.046000%	1.256612%	4.320000%	4.840200%	5.390022%	6.134600%	7.392004%	9.091220%	5.922600%	5.792400%	6.424000%	7.728000%	12.122540%				
26	1.486000%	2.182400%	2.914800%	3.910521%	5.415824%	10.810051%	3.331900%	3.907600%	4.526700%	5.187000%	6.041500%	1.256612%	4.320000%	4.835800%	5.384832%	6.129400%	7.386804%	9.091220%	5.919700%	5.787500%	6.417200%	7.728000%	12.115340%				
27	1.480600%	2.178400%	2.909800%	3.906040%	5.409227%	10.810051%	3.327400%	3.903200%	4.521200%	5.181000%	6.037000%	1.256612%	4.320000%	4.831400%	5.379664%	6.124200%	7.381604%	9.091220%	5.916800%	5.782600%	6.410400%	7.728000%	12.108140%				
28	1.475200%	2.174400%	2.904800%	3.901600%	5.402621%	10.800031%	3.322900%	3.898800%	4.515700%	5.175000%	6.032500%	1.256612%	4.320000%	4.827000%	5.374496%	6.119000%	7.376404%	9.091220%	5.913900%	5.777700%	6.403600%	7.728000%	12.100940%				
29	1.469800%	2.170400%	2.899800%	3.897161%	5.396024%	10.800031%	3.318400%	3.894400%	4.510200%	5.169000%	6.028000%	1.256612%	4.320000%	4.822600%	5.369328%	6.113800%	7.371204%	9.091220%	5.911000%	5.772800%	6.396800%	7.728000%	12.093740%				
30	1.464400%	2.166400%	2.894800%	3.892600%	5.389427%	10.792121%	3.314000%	3.889801%	4.504700%	5.163000%	6.023500%	1.256612%	4.320000%	4.818200%	5.364160%	6.108600%	7.366004%	9.091220%	5.908100%	5.767900%	6.390000%	7.728000%	12.086540%				
31	1.459000%	2.162400%	2.889800%	3.888000%	5.382821%	10.782121%	3.309600%	3.885400%	4.499200%	5.157000%	6.019000%	1.256612%	4.320000%	4.813800%	5.359000%	6.103400%	7.360804%	9.091220%	5.905200%	5.763000%	6.383200%	7.728000%	12.079340%				
32	1.453600%	2.158400%	2.884800%	3.883521%	5.376224%	10.772121%	3.305200%	3.881000%	4.493700%	5.151000%	6.014500%	1.256612%	4.320000%	4.809400%	5.353832%	6.098200%	7.355604%	9.091220%	5.902300%	5.758100%	6.376400%	7.728000%	12.072140%				
33	1.448200%	2.154400%	2.879800%	3.879040%	5.369627%	10.762121%	3.300800%	3.876600%	4.488200%	5.145000%	6.010000%	1.256612%	4.320000%	4.805000%	5.348664%	6.093000%	7.350404%	9.091220%	5.899400%	5.753200%	6.369600%	7.728000%	12.064940%				
34	1.442800%	2.150400%	2.874800%	3.874560%	5.363021%	10.752121%	3.296400%	3.872200%	4.482700%	5.139000%	6.005500%	1.256612%	4.320000%	4.800600%	5.343496%	6.087800%	7.345204%	9.091220%	5.896500%	5.748300%	6.362800%	7.728000%	12.057740%				
35	1.437400%	2.146400%	2.869800%	3.870080%	5.356424%	10.742121%	3.292000%	3.867800%	4.477200%	5.133000%	6.001000%	1.256612%	4.320000%	4.796200%	5.338328%	6.082600%	7.340004%	9.091220%	5.893600%	5.743400%	6.356000%	7.728000%	12.050540%				

Premium: Greater than equal to Rs. 1,00,000 to Less than Rs. 2,00,000

[illegible]
